

COMMERCIAL MATTERS.

Sales at the Stock Exchange—March 31.

U.S. \$6 1881 con.	Hudson River.	
10,000	104 15	101
33,000	105 Canton Co.	
U.S. \$8 1859 con.	99	100
4,000	104 Camb. Coal pref.	99
110,000	105 300 con.	99
U.S. \$8 5-29 con.	Quicksilver,	100 100
new iss.	101	100
70,000	105 62 Reading.	99
U.S. \$8 10-40 reg.	99	100
10,000	91 100 61	99
U.S. \$8 10-40 con.	Marietta Min.	100 100
12,000	91 Mich. So. N.J.	99
500	200 100 100	99
U.S. \$8 1 yr con.	500 500	500
50,000	98 100 100	99
Tennessee \$6 30	100 100 100	99
12,000	50 100 100 100	99
Missouri \$6	Pac. Mail Steam.	100 100 100
1,000	50 100 100 100	99
Ohio & Miss.	N. Y. Central.	100 100 100
10,000	21 85 Cleve. & Pitts.	99
9,000	65 1,500 1,500	99
Erie 4th Mts.	100 100 100	99
10,000	91 100 100 100	99
Buf. N. Y. & Erie 1st Mts.	97 Chi. & Rock L.	100 100
5,000	97 100 100 100	99
Alb. & N.Y. L.	100 100 100 100	99
8,000	111 100 100 100	99
Chi. & N.W. I.	Erie.	100 100 100 100
4,000	73 200	100 100
1,000	74 300	100 100
American Gold.	47 1,500	100 100
10,000 \$10. 150	4,200	100 100
Transmissions \$10. 200	4,480	100 100
15,000	400 100 100 100	99
Blk. of Commerce	500 100 100 100	99
25,000	400 100 100 100	99
Del. & Hud. Can. 1	400 100 100 100	99
100,000	142 100 100 100	99
9,000	141 100 100 100	99

FRIDAY, March 31.—P.M.

Gold has been steady at 151 1/2 all day, and scarce for delivery, "cash gold" selling at 1 per cent over regular. There is no buying for an upward movement, operators having a wholesome fear of the Union army, and of the \$17,000,000 due upon the 5-29 bonds, which may at any moment be added to the gold on the street. The market is in a position to go to 140 upon a reasonably good bulletin from the War Department. The closing rate was 151.

Government securities are firm and in good investment demand, at 91 1/2 to 10 for 40s, and 105 1/2 to 105 1/2 for 20s. State stocks, railroad bonds, and all established investment securities are steady and sold sparingly. The railway share market has been much excited, and the general list is higher. New-York Central sold at 87, Erie at 50, Hudson River at 100, Reading at 91, Fort Wayne at 84, and North-Western Preferred at 50. At the close of business upon the street, the extreme advance was sustained in most cases, and prices had more firmness than for some time past. The fall in gold has lost much of its effect upon stocks, and upon the theory of comparative values, there is a disposition to deal in railway shares rather than in gold by many speculators whose dealings are felt in the market.

The following table shows the prices of Gold and Stocks March 31, 1864, and March 31, 1865:

1864.	1865.	Decline per
Mar. 31.	Mar. 31.	
Gold.	151 1/2	151 1/2
New-York Central.	87	56
Erie Railway.	113	63
Reading.	154	91
Michigan Central.	149	93
Michigan Southern.	117 1/2	54
Rock Island.	102	37 1/2
North-Western Pref.	84	50
Fort Wayne.	118	84
Lake Superior.	100	64
Cleveland and Pitts.	125	54
Quicksilver.	91	61
Marietta.	42	104
		184

Twelve active stocks show in the year a decline of \$18 50 to \$71 50 per share of \$100, or an average decline of \$50 per share against a fall of \$13 per \$100 in gold. With peace and specie payments, these properties could not be replaced at the quotations, which cannot be said of gold or of any commodity. During the financial reconstruction upon which the country has entered, lower prices are to be touched, but it seems reasonable to assume that railway shares have experienced the heaviest part of the storm.

The latest prices were: New-York Central, 88; Erie, 52 1/2 to 62; Hudson River, 100; Reading, 90 1/2 to 94; Michigan Southern, 52; Illinois Central, 94 1/2; Cleveland and Pittsburgh, 54 1/2 to 55; Rock Island, ex-dividend, 84; North-Western, 22 1/2 to 23; North-Western Preferred, 50, and in demand, and Fort Wayne, 82.

The First National Bank sold \$20,000 of 7.30s to-day.

Money is abundant among Stock houses at 7 per cent, and upon choice collaterals is loaned at 5 1/2 per cent. For commercial paper there is little demand. The movement among merchants is to exchange as many goods as possible for money, and to clear off their bill books upon the present quotation of Gold, and so make their loans as small as possible. Buyers move with caution, and "from hand to mouth" is the rule with jobbers, retailers and consumers. As long as this policy prevails it is idle to expect any higher prices for goods or any large movement in mercantile bills.

The business of the Sub-Treasury was: Receipts, \$4,812,082 81—For Customs, \$163,000; Payments, \$5,901,346 01—on account of Loan, \$72,000; Balance, \$35,298,787 75.

Freights are dull. The engagements to Liverpool are 300 boxes Bacon at 2s., and per steamer, 60 tons Lard on private terms. To Glasgow, 200 tons Lard at 15s.; 10s. Beef at 3s. A schooner with 3,000 bbls. Sugar to Boston at 40s.

Exchange is quite dull and quoted—Bankers' Sterling, 60 days, 100 1/2 to 101; Bankers' Sterling, 3 days, 110 1/2; Merchants' Sterling, 107 1/2 to 108 1/2; France, 5,124 1/2 to 5,174.

At Chicago the money market is characterized by extreme stringency, and the bankers generally refuse to discount all paper of a speculative character. Some of the banks are accommodating their customers sparingly, at 10 percent per annum, but on the street rates range from 2 1/4 to 4 percent. There is a fair supply of currency, but lenders are unwilling to take risks in the present state of affairs.

Parker Handy, esq., has been appointed Vice-President of the Third National Bank in this city. Mr. Handy has been long and favorably known as an experienced and able banker.

Mr. C. F. Livermore retires from business and withdraws from the house of Livermore, Clews & Co. to-day. The business will be continued by the four remaining partners, under the style of Henry Clews & Co. The capital of the firm will be undiminished by the change.

Messrs. A. W. Greenleaf and John B. Norris return to active business at the Stock Exchange, under the firm of Greenleaf, Norris & Co., associating with them Mr. M. F. Hasen and Mr. B. Van Vliet. There was little activity in the dry goods auction sales to-day. Townsend, Montant & Co. had quite a successful sale of ribbons, Malines, &c., the importation of Solleil Freres. In the higher grades of articles, the prices obtained showed a stiff market. The 8-4 white Malines ranged from 75c. to 82c.; No. 1 black silk velvet ribbons—of a rather indifferent quality—sold poorly; there being

a decline of about 20 per cent on the regular market rates. The narrow styles of No. 4 heavy corded, peau de soie trimming ribbons, now so fashionable, sold remarkably well, and were being largely duplicated. The prices of No. 4s varied from \$1 20 to \$1 60. The No. 5, of a wider and heavier assorted description, commanded \$1 82, and the advance was maintained in proportion to the increased width. The sale on the whole was considered quite satisfactory. Kobe & Corlies held a sale of cloths, dress goods and shawls, which passed off with only moderate success. There seemed to be no disposition to bid on the cloths, and they were nearly all passed. For the other articles there was more interest manifested, and the latter part of the sale was characterized by a little more success. Haggerly & Co. had quite a fair attendance at their sale of cloths and woolen goods. The prices, however, showed a decline, and quite a number of lots was passed. The 27-inch black Italians sold at 37 1/2c. do.; 32-inch, 60 1/2c.; 64 Aix-la-Chapelle at \$1 30, and Belgian black cloth at \$2 35 to \$2 90. The cloth sales of late have dragged considerably, and sales are very seldom made to the great profit of the owners.

The movement of Dry Goods at this port for the past week has been as follows:

ENTERED FOR CONSUMPTION.

Manuf. of Pkgs. Manuf. of Pkgs. Value.

Wool. 750 232,180 Flax.

Cotton. 255 111,175 Miscellaneous. 753 48,390

Silk. 358 224,659

Total. 2,500 \$700,625

WITHDRAWALS.

Manuf. of Pkgs. Value. Manuf. of Pkgs. Value.

Wool. 190 \$90,572 Flax.

Cotton. 190 37,391 Miscellaneous. 773 10,292

Silk. 450 50,353

Total. 1,266 \$228,817

REMOVED.

Manuf. of Pkgs. Value. Manuf. of Pkgs. Value.

Wool. 250 100,394 Flax.

Cotton. 193 46,748 Miscellaneous. 773

Silk. 28 23,712

Total. 721 \$328,497

U. S. 7.30 LOAN.

By authority of the Secretary of the Treasury, the undersigned has assumed the General Subscription Agency for the sale of United States Treasury Notes, bearing seven and three-tenth per cent interest per annum, known as the

SEVEN-THIRTY LOAN.

These Notes are issued under date of June 15, 1865, and are payable three years from that time, in currency, or are convertible at the option of the holder into U. S. 5-20 SIX PER CENT GOLD-BEARING BONDS.

These bonds are worth a premium, which increases the actual profit on the 7.30 loan, and its EXEMPTION FROM STATE AND MUNICIPAL TAXES FROM ONE TO THREE PER CENT MORE, according to the rate levied on other property. The interest is payable in currency semi-annually by coupons attached to each note, which may be cut off and sold to any bank or banker.

The interest amounts to

ONE cent per day on a. \$50 NOTE

TEN cents per day on a. \$100 NOTE

TWENTY cents per day on a. \$1,000 NOTE

TWENTY DOLLARS per day on a. \$10,000 NOTE

THREE HUNDRED DOLLARS per day on a. \$100,000 NOTE

NOTES of all the denominations named will be promptly delivered upon receipt of subscriptions, and the notes forwarded at once. The interest to 15th June next will be paid in advance by the local subscription agents at the time of subscribing. This

THE ONLY LOAN IN MARKET

now offered by the Government, and it is confidently expected that its superior advantages will make it the

GREAT POPULAR LOAN OF THE PEOPLE.

Less than \$300,000,000 of the Loan authorized by the last Congress are now on the market. This amount, at the rate at which it is being absorbed, will all be subscribed for within four months, when the notes will undoubtedly command a premium, as has uniformly been the case on closing the subscriptions to other loans.

In order that citizens of every town and section of the country may be afforded facilities for taking the loan, the National Banks, State Banks and Private Banks throughout the country have generally agreed to receive subscriptions at par. Subscribers will select their own agents, in whom they have confidence, and who are only to be responsible for the delivery of the notes for which they receive orders.

THE COST OF LIVING IN NEW-YORK.

FRIDAY, March 31.—P.M.

The following tables, carefully revised every week, give a pretty clear idea of the cost of living in this city, at least so far as estabiles are concerned.

Some household articles of common or frequent use are also included. Only good articles are quoted, unless specially noted, and the prices are such as are charged at Washington and Fulton Markets, and down-town groceries. Street and sidewalk peddlers sell a little under these figures, but their articles are not always fresh and in good condition. In fact, the peddlers charge a little more than here quoted.

SAUSAGES.—The demand for raw is fair, and holders generally manifest more firmness than buyers. Refined Herring is worth 10c. per lb.; sales of 265 bbls. at 14c. per lb. for Sausage, and 100 lbs. Ham at 14c. per lb. for Sausage.

CHICKENS.—The market is dull and heavy and

cheaper than for Prime, and 8c. per lb. for Sausage.

EGGS.—The market is dull and heavy and

cheaper than for Prime, and 8c. per lb. for Sausage.

MEAT.—The market is dull and heavy and

cheaper than for Prime, and 8c. per lb. for Sausage.

POULTRY.—The market is dull and heavy and

cheaper than for Prime, and 8c. per lb. for Sausage.

VEGETABLES.—The market is dull and heavy and

cheaper than